

## REMARKS

Claims 1 – 6 were rejected as being anticipated by U.S. Patent No. 6,438,526 to Dykes et al. (“Dykes”). Claim 1 has been amended to more comprehensively claim the invention and to distinguish over Dykes. Applicants believe that claim 1 and by dependence claims 2 – 6 are in condition for allowance.

As an initial matter, it bears noting that Dykes fails to teach or suggest a generic mortgage lender profile at all. As has been noted to Examiner in prior responses, Dykes merely teaches exposing to the broker a series of lender specific profiles. Applicants continue to urge Examiner that the claims should be allowed on this basis.

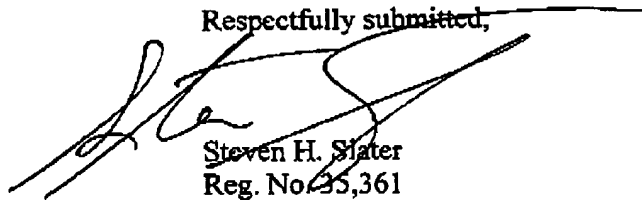
As an additional point of novelty, claim 1 as now amended requires a generic mortgage lender profile that “simultaneously” provides “generic mortgage profile information for a plurality of different specific wholesale lenders.” Nothing in Dykes teaches or suggests this limitation. As has been previously noted, Dykes, as illustrated by Fig. 1, teaches only a single Lender Computer 110 providing a single lender profile, such as illustrated by Figs. 2a, 3a, 3i, 4c, etc. and the corresponding text. While more than one mortgage lender may employ the system illustrated by Dykes, nothing in the reference teaches simultaneously exposing the generic mortgage profile for multiple wholesale lenders. In fact, nothing in Dykes teaches or suggests anything other than the prior art approach of illustrating lender specific profiles. As such, claim 1 is patentably distinct over the cited references.

Claims 2 – 6 are patentable over the prior art by virtue of their respective dependence from claim 1 as well as for their further respective defining limitations.

Applicants respectfully request a prompt indication of the allowance of the pending claims and that the present application be passed to issuance. Examiner is invited to contact the undersigned with any questions or to address any matters that might expedite the allowance of the present application.

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Respectfully submitted,



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